ABSTRACT OF THE DISCLOSURE

An apparatus, system and method for electronically transferring funds at a gaming device. The gaming device has a ticketing system that includes a 5 ticket reader. The system also includes an electronic fund transfer ("EFT") kiosk that enables a patron, using a credit, debit, smart, casino or combination type card to enter a request for funds. The kiosk has a controller that sends a request out over a banking network for approval or denial. If approved, the kiosk includes a ticket printer that prints a ticket having a bar coded fund transfer. The player can use the ticket at one of a variety of gaming devices to receive game credits or redeem the ticket for cash.